

Information to identify the case:

Debtor 1 **Frederico C Garaffa**

Social Security number or ITIN **xxx-xx-1075**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **16-20291-CMG**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Frederico C Garaffa
aka Fred C Garaffa

9/21/16

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Frederico C Garaffa
 Debtor

Case No. 16-20291-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 35

Date Rcvd: Sep 21, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 23, 2016.

db +Frederico C Garaffa, 27 Ithaca Ave, Oceanport, NJ 07757-1710
 cr +American Choice Railings & Fencing, 5005 Belmar Blvd., Unit A-1, Wall, NJ 07727-4019
 516201411 Allstate NJ Property & Casualty Ins Co, PO Box 4303, Carol Stream, IL 60197-4303
 516201412 +American Choice Railings & Fencing, 5005 Belmar Blvd Unit A-1, Farmingdale, NJ 07727-4019
 516201413 +American Choice Railings & Fencing, 5005 Belmar Blvd. Unit A-A, Farmingdale, NJ 07727-4018
 516201417 CMI Legal Forwarding Division, Jack Burnes, PO box 28851, Philadelphia, PA 19151-0851
 516201416 Cigna-HealthSpring RX, PO Box 747102, Pittsburgh, PA 15274-7102
 516201423 +Johnny on the Spot LLC, 3168 Bordentown Ave, Old Bridge, NJ 08857-9703
 516201424 +KML Law Group, PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812
 516201425 +Mark A Kriegel LLC, 1479 Pennington RD, Trenton, NJ 08618-2661
 516201426 +Midland Funding, 2365 Northside Dri, San Diego, CA 92108-2709
 516201428 +Miller, Miller and Tucker PA, 96 Paterson Street, New Brunswick, NJ 08901-2109
 516201429 Momouth County Sheriff's Office, 2500 Kozloski Road, Freehold, NJ 07728
 516201430 +Monmouth County Court Special Civil Part, P.O. Box 1270, Freehold, NJ 07728-1270
 516201431 +Monmouth County Sheriff's Office, 50 East Main St, Freehold, NJ 07728-2277
 516201433 +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage Ll, 350 Highland Dr, Lewisville, TX 75067)
 516201432 Nationstar Mortgage, PO Box 60516, City of Industry, CA 91716-0516
 516201435 +New Jersey Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
 516201437 +Profess Acct, 633 W Wisconsin Av, Milwaukee, WI 53203-1918
 516201438 +Remex Inc, 307 Wall St, Princeton, NJ 08540-1515
 516201439 Riverview Medical Center, PO Box 650292, Dallas, TX 75265-0292
 516201440 +Sa-vit Collection Agen, 46 W Ferris St, East Brunswick, NJ 08816-2159
 516201444 +ZJ Masonary LLC, 299 Triangle Rd, Hillsborough, NJ 08844-4524

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 21 2016 23:27:52 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 21 2016 23:27:48 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 516201415 EDI: CAPITALONE.COM Sep 21 2016 23:08:00 Capital One Bank Usa N, 15000 Capital One Dr, Richmond, VA 23238
 516201414 EDI: CAPITALONE.COM Sep 21 2016 23:08:00 Capital One Bank (USA), N.A., P.O. Box 71083, Charlotte, NC 28272-1083
 516201418 +EDI: CCS.COM Sep 21 2016 23:08:00 Credit Coll, Po Box 607, Norwood, MA 02062-0607
 516201419 +EDI: GMACFS.COM Sep 21 2016 23:08:00 G M A C, Po Box 105677, Atlanta, GA 30348-5677
 516201421 EDI: IRS.COM Sep 21 2016 23:08:00 Internal Revenue Service, 44 South Clinton Ave, Trenton, NJ 08601
 516201427 +EDI: MID8.COM Sep 21 2016 23:08:00 Midland Funding, LLC, PO Box 603, Oaks, PA 19456-0603
 516201434 +E-mail/PDF: bankruptcy@ncfsi.com Sep 21 2016 23:31:14 New Century Financial Services, 110 South Jefferson Road, Suite 104, Whippany, NJ 07981-1038
 516201436 +EDI: PRA.COM Sep 21 2016 23:08:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4962
 516201441 +EDI: DRIV.COM Sep 21 2016 23:08:00 Santander Consumer Usa, 8585 N Stemmons Fwy Ste 1100-N, Dallas, TX 75247-3822
 516201442 +EDI: SWCR.COM Sep 21 2016 23:08:00 Southwest Credit Syste, 4120 International, Carrollton, TX 75007-1958

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516201443 Tax Lien Other
 516201422* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Services, P.O. Box 9052, Andover, MA 01810-9052)
 516201420* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 35

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 21, 2016 at the address(es) listed below:

Barry Frost trustee@teichgroh.com, NJ94@ecfcbis.com

Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

Mark Kriegel on behalf of Creditor American Choice Railings & Fencing mkriegel@kriegellaw.com

Yakov Rudikh on behalf of Debtor Frederico C Garaffa yrudikh@gmail.com,
rudikhlawgroup@gmail.com;mrudikh@gmail.com;zk1313@gmail.com

TOTAL: 4